

January 30, 2004

Vincent G. Mace
Vice President & Valuation Actuary

ACTUARIAL CERTIFICATION

I, Vincent G. Mace, Vice President and Valuation Actuary, am an officer of WellPoint Health Networks Inc., and am a member of the American Academy of Actuaries. I meet the Academy qualification standards for rendering an actuarial opinion and am familiar with the valuation requirements applicable to hospital, medical and dental service corporations and life and health companies.

I have examined the actuarial assumptions and methods used in determining the reserves and related actuarial items listed below as shown in the quarterly statement of Golden West Health Plan, Inc., prepared for filing with state regulatory officials, as of December 31, 2003.

	Amount
Unpaid Claims, Excluding Loss Adjustment Expense	\$ 281,178
Loss Adjustment Expense	\$ 11,000

In my opinion, the amounts carried in the balance sheet on account of the actuarial items identified above:

- a. Are computed in accordance with presently accepted actuarial standards.
- b. Are based on actuarial assumptions that produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions.
- c. Make a good and sufficient provision for all unpaid claims and other actuarial liabilities of the organization under the terms of its contracts and agreements.
- d. Include provision for all actuarial claim reserves and related statement items that ought to be established.

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated by the Actuarial Standards Board, which standards form the basis of this statement of opinion.

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